REMARKS

P nding Claims

Assuming entry of this amendment, claims 1-6 and 9-18 are pending. Claims 1, 12, 15 and 18 are independent.

Claim Rejections - 35 USC § 103

Under different points of the 28 November 2003 Office action, the Examiner once again rejected all of the pending claims, that is, claims 1-6 and 9-18, under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,347,306 (*Swart*) alone.

The applicants respectfully draw the Examiner's attention to the enclosed Affidavit of Dr. Boris Weissman. In his affidavit, Dr. Weissman explains several differences between the applicants' invention and *Swart*, and the advantages the applicants' invention provides because of these differences. Two of these differences are that, unlike *Swart*, the applicants provide for an interactive and iterative process of data manipulation by different parties, according to party-specific rules, and that the data each party is allowed to access is specific to that party, albeit with overlap being permissible, again depending on the rules. As Dr. Weissman states (emphasis added):

> Thus, the Application introduces a full privilege-based information broker *that makes certain parts of information available to certain parties.* The parties may be limited not only with respect to the scope of information available to them, but also with respect to the kinds of actions they can apply to the information (read-only versus read and modify access).
>
> Manual intervention is intentionally eliminated from the process [in *Swart*] in order to optimize the system for expeditious fund distribution. In contrast, the Application provides for an *interactive and iterative* process with various views of the information available to various parties for a prolonged time period. The data can be updated multiple times by different parties and fund distribution does not necessarily need to take place.

Accordingly, all of the independent claims (1, 12, 15 and 18) have been amended to recite that the invention allows access by various parties to respective party-specific portions of the extracted report data according to rules specific to each party and also interactive and iterative review, modification and/or annotation of the report data by the parties according to their respective specific rules.

These features are not found in *Swart*. Indeed, as Dr. Weissman points out, they are in fact the opposite of what *Swart* teaches. Swart consequently also fails to provide his users with the flexibility, party-specific customization, and choice that the applicants' invention makes possible. Because the independent claims recite features not taught in the cited prior art, and that provide useful advantages to users, the applicants therefore respectfully submit that all of the independent claims should be allowed.

CONCLUSION

The applicants' invention as claimed therefore has a configuration that *Swart* explicitly teaches away from, yet provides advantages that *Swart*' system does not. The distinguishing features that make this possible are included in all the independent claims and are accordingly inherited by the remaining, dependent claims. Consequently, the applicants respectfully submit that the amended claims should be allowable over the cited art of record, namely, *Swart*.

Date: 28 April 2004

Respectfully submitted,

Jeffrey Pearce

34825 Sultan-Startup Rd.
Sultan, WA 98294
Phone & fax: (360) 793-6687

Jeffrey Pearce
Reg. No. 34,729
Attorney for the Applicants